

Debtor 1 Carita M. Gamble

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois
(State)

Case number 15-16910

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association
as Trustee of Chalet Series III Trust Court claim no. (if known):
n/a

Last 4 digits of any number you use to identify the debtor's account: 9 7 0 2

Property address: 11441 S. Peach Tree Lane
Number Street

Alsip IL 60803
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ____/____/____
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 13,767.48
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 1,214.83
- c. **Total.** Add lines a and b. (less unapplied funds of \$763.82) (c) \$ 14,218.49

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: ____/____/____
MM / DD / YYYY

Debtor 1 Carita M. Gamble Case number (if known) 15-16910
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Jon J. Lieberman
Signature

Date 3 / 5 / 2019

Print Jon J. Lieberman
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile and Barile, Attorneys at Law

If different from the notice address listed on the proof of claim to which this response applies:

Address P.O. Box 476
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone (513) 444-4100

Email bankruptcy@sottileandbarile.com

Gamble Loan					Interest Method:		Arrears	**NO POC Filed / Borrower pays Ongoing								
					Interest Rate:		Doc 68	**BK Filed 05/12/15 - Case #15-16910 - Filed 03/05/19 Entered 03/03/19 12:59:37 Desc Main Document Page 3 of 4								
Trans Date	Days	Description	Total Pd	Amt Pd	Mo Acc Int	Cum Acc Int	Pd Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Corp Adv Balance	Corp Adv Disb/Pmts	Late Balance	Late Fees/pmts	Suspense	Prin Bal
02/23/17		LOAN MOD EFFECTIVE				0.00			(324.01)		(943.00)		0.00		324.01	138,100.58
		Due for 04/01/17	0.00	0.00	0.00	0.00	0.00	0.00	(324.01)	0.00	(943.00)	0.00	0.00	0.00	324.01	138,100.58
03/14/17		Arrears	594.12	0.00	0.00	0.00	0.00	0.00	0.00	324.01	(943.00)	0.00	0.00	0.00	594.12	138,100.58
04/05/17	30	04/01/17	1,032.86	418.20	230.17	230.17	230.17	188.03	614.66	614.66	(943.00)	0.00	0.00	0.00	594.12	137,912.55
04/30/17	30	05/01/17	1,032.86	418.20	229.85	229.85	229.85	188.35	1,229.32	614.66	(943.00)	0.00	0.00	0.00	594.12	137,724.20
06/20/17		Borrower payment	1,032.86	0.00	0.00	0.00	0.00	0.00	1,229.32	0.00	(943.00)	0.00	0.00	0.00	1,626.98	137,724.20
06/22/17		NSF - pmnt rec'd 10/16/17	(1,032.86)	0.00	0.00	0.00	0.00	0.00	1,229.32	0.00	(943.00)	0.00	0.00	0.00	594.12	137,724.20
06/22/17		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	1,229.32	0.00	(943.00)	0.00	(20.91)	(20.91)	594.12	137,724.20
07/03/17	30	06/01/17	1,032.86	418.20	229.54	229.54	229.54	188.66	1,843.98	614.66	(943.00)	0.00	(20.91)	0.00	594.12	137,535.54
07/17/17		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	1,843.98	0.00	(943.00)	0.00	(41.82)	(20.91)	594.12	137,535.54
08/02/17	30	07/01/17	1,032.86	418.20	229.23	229.23	229.23	188.97	2,458.64	614.66	(943.00)	0.00	(41.82)	0.00	594.12	137,346.57
08/07/17		Arrears	36.33	0.00	0.00	0.00	0.00	0.00	2,458.64	0.00	(943.00)	0.00	(41.82)	0.00	630.45	137,346.57
08/16/17		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	2,458.64	0.00	(943.00)	0.00	(62.73)	(20.91)	630.45	137,346.57
09/01/17	30	08/01/17	1,032.86	418.20	228.91	228.91	228.91	189.29	3,051.68	593.04	(943.00)	0.00	(62.73)	0.00	652.07	137,157.28
09/18/17		Arrears	112.35	0.00	0.00	0.00	0.00	0.00	3,051.68	0.00	(943.00)	0.00	(62.73)	0.00	764.42	137,157.28
09/18/17		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	3,051.68	0.00	(943.00)	0.00	(83.64)	(20.91)	764.42	137,157.28
10/16/17		Borrower payment	1,032.86	0.00	0.00	0.00	0.00	0.00	3,051.68	0.00	(943.00)	0.00	(83.64)	0.00	1,797.28	137,157.28
10/19/17		NSF - pmnt rec'd 6/20/17	(1,032.86)	0.00	0.00	0.00	0.00	0.00	3,051.68	0.00	(943.00)	0.00	(83.64)	0.00	764.42	137,157.28
10/19/17		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	3,051.68	0.00	(943.00)	0.00	(104.55)	(20.91)	764.42	137,157.28
11/01/17	30	09/01/17	1,032.86	418.20	228.60	228.60	228.60	189.60	3,644.72	593.04	(943.00)	0.00	0.00	104.55	681.49	136,967.67
11/16/17		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	3,644.72	0.00	(943.00)	0.00	(20.91)	(20.91)	681.49	136,967.67
12/18/17		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	3,644.72	0.00	(943.00)	0.00	(41.82)	(20.91)	681.49	136,967.67
12/19/17	30	10/01/17	1,032.86	418.20	228.28	228.28	228.28	189.92	4,237.76	593.04	(943.00)	0.00	(20.91)	20.91	682.20	136,777.75
01/16/18		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	4,237.76	0.00	(943.00)	0.00	(41.82)	(20.91)	682.20	136,777.75
01/29/18	30	11/01/17	1,032.86	418.20	227.96	227.96	227.96	190.24	4,830.80	593.04	(943.00)	0.00	(41.82)	0.00	703.82	136,587.52
02/08/18		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	2,782.64	(2,048.16)	(943.00)	0.00	(41.82)	0.00	703.82	136,587.52
02/15/18		Short Payment	60.00	0.00	0.00	0.00	0.00	0.00	2,782.64	0.00	(943.00)	0.00	(41.82)	0.00	763.82	136,587.52
02/16/18		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	2,782.64	0.00	(943.00)	0.00	(62.73)	(20.91)	763.82	136,587.52
03/07/18		Borrower payment	1,033.00	0.00	0.00	0.00	0.00	0.00	2,782.64	0.00	(943.00)	0.00	(62.73)	0.00	1,796.82	136,587.52
03/12/18		NSF - pmnt rec'd 03/07/18	(1,033.00)	0.00	0.00	0.00	0.00	0.00	2,782.64	0.00	(943.00)	0.00	(62.73)	0.00	763.82	136,587.52
03/16/18		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	2,782.64	0.00	(943.00)	0.00	(83.64)	(20.91)	763.82	136,587.52
04/16/18		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	2,782.64	0.00	(943.00)	0.00	(104.55)	(20.91)	763.82	136,587.52
05/16/18		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	2,782.64	0.00	(943.00)	0.00	(125.46)	(20.91)	763.82	136,587.52
06/18/18		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	2,782.64	0.00	(943.00)	0.00	(146.37)	(20.91)	763.82	136,587.52
07/10/18		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	(1,544.61)	(4,327.25)	(943.00)	0.00	(146.37)	0.00	763.82	136,587.52
07/16/18		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	(1,544.61)	0.00	(943.00)	0.00	(167.28)	(20.91)	763.82	136,587.52
08/16/18		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	(1,544.61)	0.00	(943.00)	0.00	(188.19)	(20.91)	763.82	136,587.52
09/17/18		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	(1,544.61)	0.00	(943.00)	0.00	(209.10)	(20.91)	763.82	136,587.52
10/16/18		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	(1,544.61)	0.00	(943.00)	0.00	(230.01)	(20.91)	763.82	136,587.52
11/16/18		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	(1,544.61)	0.00	(943.00)	0.00	(250.92)	(20.91)	763.82	136,587.52
12/17/18		Late Charge Assessed	0.00	0.00	0.00	0.00	0.00	0.00	(1,544.61)	0.00	(943.00)	0.00	(271.83)	(20.91)	763.82	136,587.52
12/24/18	30	12/01/17	1,011.24	418.20	227.65	227.65	227.65	190.55	(951.57)	593.04	(943.00)	0.00	(271.83)	0.00	763.82	136,396.96
01/08/19		LOAN BOARDED TO SN	0.00	0.00	0.00	0.00	0.00	0.00	(951.57)	0.00	(943.00)	0.00	(271.83)	0.00	763.82	136,396.96
02/13/19		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	(4,464.05)	(3,512.48)	(943.00)	0.00	(271.83)	0.00	763.82	136,396.96
			0.00	0.00	0.00	0.00	0.00	0.00	(4,464.05)	0.00	(943.00)	0.00	(271.83)	0.00	763.82	136,396.96
			0.00	0.00	0.00	0.00	0.00	0.00	(4,464.05)	0.00	(943.00)	0.00	(271.83)	0.00	763.82	136,396.96
		DUE FOR 01/01/18	0.00	0.00	0.00	0.00	0.00	0.00	(4,464.05)	0.00	(943.00)	0.00	(271.83)	0.00	763.82	136,396.96

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re: Case No. 15-16910
Carita M. Gamble Chapter 13
Debtor. Hon. Judge Jacqueline P. Cox

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Response to Notice of Final Cure Payment upon the above-named parties by electronic filing or, as noted below, by placing same in a properly addressed and sealed envelope, postage prepaid, and depositing it in the United States Mail at 394 Wards Corner Rd., Suite 180, Loveland, OH 45140 on March 5, 2019, before the hour of 5:00 p.m.

Thomas W Lynch, Debtor's Counsel
twlpc@att.net

Tom Vaughn, Chapter 13 Trustee
ecf@tvch13.net

Patrick S Layng, U.S. Trustee
ustpreion11.es.ecf@usdoj.gov

Carita M. Gamble, Debtor
11441 S Peach Tree Ln
Alsip, IL 60803

Dated: March 5, 2019

Respectfully Submitted,

/s/ Jon J. Lieberman

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Attorney for Creditor